Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2004

Large Insurers (400 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	payments	payments	-	percent	percent
SI	CITY OF MILWAUKEE	196	0	100.0%	100.0%	99.2%
10677	CINCINNATI INSURANCE CO THE	93	7	92.5%	92.5%	86.2%
26069	WAUSAU BUSINESS INS CO	95	8	91.6%	91.6%	86.9%
26042	WAUSAU UNDERWRITERS INS CO	102	10	90.2%	90.2%	86.6%
25674	TRAVELERS PROPERTY CAS CO OF A	158	17	89.2%	89.2%	85.1%
SI	DEPT OF ADMINISTRATION	88	10	88.6%	88.6%	88.1%
21458	EMPLOYERS INSURANCE OF WAUSA	336	40	88.1%	88.1%	86.7%
14184	ACUITY INSURANCE CO	326	39	88.0%	88.0%	87.4%
21407	EMCASCO INSURANCE CO	127	17	86.6%	86.6%	85.7%
15350	WEST BEND MUTUAL INS CO	507	72	85.8%	85.8%	88.0%
19445	NATIONAL UNION FIRE INS CO OF P	56	8	85.7%	85.7%	73.4%
15091	RURAL MUTUAL INS CO	63	9	85.7%	85.7%	84.1%
SI	GENERAL MOTORS CORPORATION	13	2	84.6%	84.6%	84.8%
23817	ILLINOIS NATIONAL INS CO	90	14	84.4%	84.4%	80.9%
40827	VIRGINIA SURETY CO INC	76	12	84.2%	84.2%	81.9%
22748	PACIFIC EMPLOYERS INS CO	28	5	82.1%	82.1%	77.4%
23035	LIBERTY MUTUAL FIRE INS CO	225	43	80.9%	80.9%	82.3%
24449	REGENT INSURANCE CO	163	32	80.4%	80.4%	83.5%
24988	SENTRY INSURANCE A MUTUAL CO	396	79	80.1%	80.1%	84.6%
15261	SOCIETY INSURANCE A MUTUAL CO	338	72	78.7%	78.7%	78.8%
23043	LIBERTY MUTUAL INS CO	142	31	78.2%	78.2%	76.7%
24147	OLD REPUBLIC INS CO	88	21	76.1%	76.1%	74.6%
29157	UNITED WISCONSIN	175	42	76.0%	76.0%	79.6%
16535	ZURICH AMERICAN INSURANCE CO	347	89	74.4%	74.4%	77.6%
22977	LUMBERMENS MUTUAL CAS CO	11	3	72.7%	72.7%	79.2%
20494	TRANSPORTATION INSURANCE CO	128	37	71.1%	71.1%	78.7%
30562	AMERICAN MANUFACTURERS MUT	3	1	66.7%	66.7%	76.7%
18910	AMERICAN PROTECTION INS CO	9	3	66.7%	66.7%	78.0%
35386	FIDELITY & GUARANTY INS CO	72	25	65.3%	65.3%	75.4%
24872	CONNECTICUT INDEMNITY CO THE	8	4	50.0%	50.0%	78.9%
	Totals for Group:	4,459	752	83.1%	83.1%	83.4%

Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2004

Medium Size Insurers (85 - 399 Claims or more per year)

		<u>First</u>	<u>Late</u>	<u>percent</u>	YTD	<u>3_yr_</u>
NAIC	INSURER NAME	payments	payments	-	percent	percent
22918	AMERICAN MOTORISTS	8	0	100.0%	100.0%	78.5%
19305	ASSURANCE COMPANY OF AMER	6	0	100.0%	100.0%	75.0%
19895	ATLANTIC MUTUAL INS CO	2	0	100.0%	100.0%	80.3%
SI	BRIGGS & STRATTON CORP	8	0	100.0%	100.0%	96.5%
SI	BRUNSWICK CORPORATION	11	0	100.0%	100.0%	94.3%
24830	CITIES & VILLAGES MUTUAL INS CO	19	0	100.0%	100.0%	96.8%
SI	CITY OF MADISON	32	0	100.0%	100.0%	100.0%
20443	CONTINENTAL CASUALTY CO	8	0	100.0%	100.0%	72.7%
SI	COOPER POWER SYSTEMS INC	4	0	100.0%	100.0%	93.6%
SI	GEORGIA PACIFIC CORPORATION	3	0	100.0%	100.0%	74.1%
30104	HARTFORD UNDERWRITERS INS CO	15	0	100.0%	100.0%	79.8%
22659	INDIANA INSURANCE CO	13	0	100.0%	100.0%	87.0%
SI	MILWAUKEE BOARD OF SCHOOL DI	94	0	100.0%	100.0%	98.9%
SI	SCHNEIDER NATIONAL CARRIERS I	21	0	100.0%	100.0%	93.9%
40967	ST PAUL FIRE & CASUALTY INS CO	21	0	100.0%	100.0%	88.0%
26956	WIS COUNTY MUTUAL INS CORP	17	0	100.0%	100.0%	80.6%
SI	WISCONSIN BELL INC	18	0	100.0%	100.0%	85.4%
SI	COUNTY OF MILWAUKEE	52	1	98.1%	98.1%	98.1%
42480	VENTURE INS CO	31	1	96.8%	96.8%	83.0%
26425	WAUSAU GENERAL INS CO	20	1	95.0%	95.0%	83.6%
13935	FEDERATED MUTUAL INS CO	44	3	93.2%	93.2%	92.5%
19259	SELECTIVE INS CO OF SOUTH CAROL	25	2	92.0%	92.0%	84.4%
29459	TWIN CITY FIRE INS CO	56	5	91.1%	91.1%	83.9%
15393	WISCONSIN AMERICAN MUTUAL IN	11	1	90.9%	90.9%	63.3%
24228	PEKIN INSURANCE CO	20	2	90.0%	90.0%	72.5%
13021	UNITED FIRE & CASUALTY CO	10	1	90.0%	90.0%	78.9%
10472	CAPITOL INDEMNITY CORP	19	2	89.5%	89.5%	79.8%
24414	GENERAL CAS CO OF WI	54	6	88.9%	88.9%	82.0%
25682	TRAVELERS INDEMNITY CO OF CT T	18	2	88.9%	88.9%	76.6%
SI	DAIMLERCHRYSLER CORPORATION	16	2	87.5%	87.5%	64.2%
20486	TRANSCONTINENTAL INSURANCE C	16	2	87.5%	87.5%	79.5%
42404	LIBERTY INSURANCE CORP	55	7	87.3%	87.3%	84.5%
24767	ST PAUL FIRE & MARINE INS CO	60	8	86.7%	86.7%	84.2%
SI	KOHLER CORPORATION	7	1	85.7%	85.7%	81.7%
SI	STORA ENSO NORTH AMERICA COR	7	1	85.7%	85.7%	93.5%
25402	AMCOMP ASSURANCE CORP	90	14	84.4%	84.4%	80.6%
19429	INSURANCE COMPANY OF STATE OF	32	5	84.4%	84.4%	78.9%
19275	AMERICAN FAMILY MUTUAL INS CO	51	8	84.3%	84.3%	84.2%
SI	TARGET CORP (STORES)	18	3	83.3%	83.3%	75.5%
19410	COMMERCE & INDUSTRY INS CO	58	10	82.8%	82.8%	78.0%
22543	SECURA INSURANCE A MUTUAL CO	92	16	82.6%	82.6%	83.3%
19682	HARTFORD FIRE INSURANCE CO	27		81.5%	81.5%	85.4%
10166	ACCIDENT FUND INS CO OF AMERIC	86	17	80.2%	80.2%	68.9%
31895	AMERICAN INTERSTATE INS CO	20	4	80.0%	80.0%	79.5%
21873	FIREMANS FUND INS CO	5	1	80.0%	80.0%	76.5%
14591	MILWAUKEE MUTUAL INS CO	15	3	80.0%	80.0%	80.1%
20346	PACIFIC INDEMNITY CO	15	3	80.0%	80.0%	82.8%
24791	ST PAUL MERCURY INS CO	15	3	80.0%	80.0%	89.9%
14303	INTEGRITY MUTUAL INS CO	71	15	78.9%	78.9%	81.3%
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Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2004

Medium Size Insurers (85 - 399 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	<u>payments</u>	payments	<u>prompt</u>	<u>percent</u>	percent
31003	TRI STATE INS CO OF MN	94	20	78.7%	78.7%	78.3%
20281	FEDERAL INSURANCE CO	37	8	78.4%	78.4%	82.3%
19380	AMERICAN HOME ASSURANCE CO	65	15	76.9%	76.9%	77.1%
21415	EMPLOYERS MUTUAL CASUALTY C	69	16	76.8%	76.8%	80.4%
22322	GREENWICH INSURANCE CO	75	18	76.0%	76.0%	80.6%
24678	ROYAL INDEMNITY CO	12	3	75.0%	75.0%	82.7%
10239	SECURA SUPREME	4	1	75.0%	75.0%	78.8%
13986	FRANKENMUTH MUTUAL INS CO	75	19	74.7%	74.7%	81.5%
25887	UNITED STATES FIDELITY & GUARAN	27	7	74.1%	74.1%	74.6%
SI	MILWAUKEE TRANSPORT SERVICES I	43	12	72.1%	72.1%	81.0%
SI	UW-SYSTEM ADMINISTRATION	41	12	70.7%	70.7%	75.4%
18988	AUTO OWNERS INS CO	32	12	62.5%	62.5%	79.4%
24589	AMERICAN & FOREIGN INS CO	29	11	62.1%	62.1%	86.1%
40142	AMERICAN ZURICH INS CO	10	4	60.0%	60.0%	75.3%
39357	TRAVELERS INSURANCE CO THE	9	4	55.6%	55.6%	76.4%
26980	ROYAL INSURANCE CO OF AMERICA	7	4	42.9%	42.9%	79.9%
24902	SECURITY INSURANCE CO OF HART	10	6	40.0%	40.0%	80.9%
41181	UNIVERSAL UNDERWRITERS INS CO	5	3	40.0%	40.0%	61.2%
25976	UTICA MUTUAL INS CO	3	2	33.3%	33.3%	55.8%
21237	CASUALTY RECIPROCAL EXCHANG	0	0	0.0%	0.0%	80.8%
25879	FIDELITY & GUARANTY INS UNDERWR	0	0	0.0%	0.0%	73.0%
42650	ONEBEACON MIDWEST INS CO	0	0	0.0%	0.0%	77.8%
	Totals for Group:	2,063	332	83.9%	83.9%	82.3%

Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	Late	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	<u>INSURER_NAME</u>	payments	payments	prompt	percent	percent
SI	COUNTY OF ROCK	14	1	92.9%	92.9%	99.0%
SI	WISCONSIN PUBLIC SERVICE CORP	5	0	100.0%	100.0%	98.8%
SI	KIMBERLY-CLARK CORPORATION	6	0	100.0%	100.0%	97.2%
SI	BENEVOLENT CORPORATION CEDA	5	0	100.0%	100.0%	96.9%
SI	FEDERAL EXPRESS CORPORATION	25	0	100.0%	100.0%	96.2%
20109	BITUMINOUS FIRE & MARINE INS CO	5	1	80.0%	80.0%	95.7%
SI	ALLEN-BRADLEY COMPANY LLC	0	0	0.0%	0.0%	95.7%
SI	COUNTY OF LA CROSSE	6	0	100.0%	100.0%	94.8%
SI	COUNTY OF DODGE	5	0	100.0%	100.0%	94.5%
11527	LEAGUE OF WIS MUNICIPALITIES MU	24	1	95.8%	95.8%	94.2%
SI	COUNTY OF WALWORTH	4	1	75.0%	75.0%	93.9%
26662	MILWAUKEE CASUALTY INSURAN	4	0	100.0%	100.0%	93.6%
SI	COUNTY OF OUTAGAMIE	9	0	100.0%	100.0%	93.0%
SI	WISCONSIN ELECTRIC POWER COMP	19	0	100.0%	100.0%	91.7%
21105	NORTH RIVER INS CO THE	0	0	0.0%	0.0%	90.9%
SI	VOLLRATH COMPANY LLC	4	0	100.0%	100.0%	90.7%
SI	COUNTY OF WASHINGTON	9	3	66.7%	66.7%	90.7%
SI	ILLINOIS TOOL WORKS INC	3	0	100.0%	100.0%	90.5%
SI	MARTEN TRANSPORT LTD	19	2	89.5%	89.5%	90.2%
21113	UNITED STATES FIRE INS CO	9	0	100.0%	100.0%	90.0%
SI	COUNTY OF DANE	11	1	90.9%	90.9%	89.8%
23280	CINCINNATI INDEMNITY CO	2	0	100.0%	100.0%	89.0%
SI	COUNTY OF WINNEBAGO	5	1	80.0%	80.0%	88.9%
21261	ELECTRIC INSURANCE CO	12	1	91.7%	91.7%	88.7%
21881	NATIONAL SURETY CORP	2	0	100.0%	100.0%	88.7%
SI	TECUMSEH PRODUCTS COMPANY	3	0	100.0%	100.0%	88.7%
21180	SENTRY SELECT	9	1	88.9%	88.9%	88.6%
SI	CASE LLC	4	0	100.0%	100.0%	88.1%
43575	INDEMNITY INSURANCE CO OF NORT	34	4	88.2%	88.2%	87.7%
25658	TRAVELERS INDEMNITY COMPANY T	1	0	100.0%	100.0%	87.0%
21865	ASSOCIATED INDEMNITY CORP	20		80.0%	80.0%	86.8%
SI	DEPT OF TRANSPORTATION	6		66.7%	66.7%	86.7%
11371	GREAT WEST CASUALTY CO	14	_	100.0%	100.0%	86.6%
36919	HAWKEYE SECURITY INS CO	7		71.4%	71.4%	86.4%
23108	LUMBERMEN'S UNDERWRITING AL	8		75.0%	75.0%	86.4%
SI	USF HOLLAND INC	15		86.7%	86.7%	86.0%
SI	LAND O LAKES INC	5	0	100.0%	100.0%	85.5%
14265	INDIANA LUMBERMENS MUTUAL IN	5	1	80.0%	80.0%	85.1%
SI	COUNTY OF JEFFERSON	0	_	0.0%	0.0%	84.6%
29424	HARTFORD CASUALTY INS CO	5	1	80.0%	80.0%	83.8%
SI	KWIK TRIP INC	6	1	83.3%	83.3%	83.5%
SI	DEERE & COMPANY	0	_	0.0%	0.0%	83.3%
SI	J C PENNEY CORPORATION INC	7		100.0%	100.0%	83.3%
SI	JOURNAL SENTINEL INC	10	1	90.0%	90.0%	83.3%
20508	VALLEY FORGE INS CO	26	-	65.4%	65.4%	83.3%
27855	ZURICH AMERICAN INS OF IL	0	_	0.0%	0.0%	83.1%
20397	VIGILANT INSURANCE CO	7	1	85.7%	85.7%	83.0%
SI	INTERNATIONAL PAPER COMPANY	5	0	100.0%	100.0%	82.9%
10804	CONTINENTAL WESTERN INS CO	15	1	93.3%	93.3%	82.8%

Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	<u>Late</u>	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	INSURER_NAME	<u>payments</u>	payments		<u>percent</u>	percent
21857	AMERICAN INSURANCE CO THE	2	0	100.0%	100.0%	81.8%
19038	TRAVELERS CASUALTY & SURETY C	18	7	61.1%	61.1%	81.8%
28665	CINCINNATI CASUALTY CO THE	6	3	50.0%	50.0%	81.5%
25143	STATE FARM FIRE & CASUALTY CO	19	5	73.7%	73.7%	81.5%
33006	AMERICAN PHYSICIANS ASSURANC	0	0	0.0%	0.0%	81.0%
37273	FIREMANS FUND INS CO OF WI	2	1	50.0%	50.0%	80.4%
22292	HANOVER INSURANCE CO THE	2	0	100.0%	100.0%	80.4%
13331	AMERICAN HARDWARE MUTUAL I	4	0	100.0%	100.0%	79.7%
24775	ST PAUL GUARDIAN INS CO	3	0	100.0%	100.0%	79.6%
20427	AMERICAN CASUALTY CO OF READ	4	0	100.0%	100.0%	79.5%
24112	WESTFIELD INSURANCE CO	4	1	75.0%	75.0%	79.2%
11250	COMMUNITY INS CORP	28	4	85.7%	85.7%	79.1%
33588	FIRST LIBERTY INS CORP THE	18	5	72.2%	72.2%	78.2%
24880	FIRE & CASUALTY INS CO OF CT TH	0	0	0.0%	0.0%	77.9%
22667	ACE AMERICAN INSURANCE CO	108	18	83.3%	83.3%	77.9%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	0.0%	77.7%
15377	WESTERN NATIONAL MUTUAL INS C	10	4	60.0%	60.0%	77.5%
26247	AMERICAN GUARANTEE & LIABIL	5	2	60.0%	60.0%	77.4%
14176	HASTINGS MUTUAL INS CO	17	4	76.5%	76.5%	77.3%
11118	FEDERATED RURAL ELECTRIC INS C	8	0	100.0%	100.0%	77.2%
SI	RIPON FOODS INC	1	0	100.0%	100.0%	76.5%
SI	KMART CORPORATION	0	0	0.0%	0.0%	75.8%
13439	PARTNERS MUTUAL INS CO	6	0	100.0%	100.0%	75.5%
23434	MIDDLESEX INSURANCE CO	6	2	66.7%	66.7%	75.4%
18767	CHURCH MUTUAL INSURANCE CO	11	0	100.0%	100.0%	75.2%
SI	GREDE FOUNDRIES INC	2	2	0.0%	0.0%	75.0%
19356	MARYLAND CASUALTY CO	14	2	85.7%	85.7%	72.0%
19704	AMERICAN STATES INS CO	4	0	100.0%	100.0%	70.3%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	69.8%
19950	WILSON MUTUAL INS CO	11	4	63.6%	63.6%	69.1%
SI	HARNISCHFEGER CORPORATION	0	0	0.0%	0.0%	69.0%
SI	PARKER-HANNIFIN CORPORATION	4	_	100.0%	100.0%	68.8%
SI	EMERSON ELECTRIC COMPANY	1	1	0.0%	0.0%	68.0%
25615	CHARTER OAK FIRE INS CO	1	1	0.0%	0.0%	66.7%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	65.3%
13714	PHARMACISTS MUTUAL INS CO	7	4	42.9%	42.9%	65.0%
SI	COUNTY OF SHEBOYGAN	14	3	78.6%	78.6%	64.8%
34207	WESTPORT INSURANCE CORPORATIO	12	4	66.7%	66.7%	62.9%
12262	PENN MFRS ASSOCIATION INS CO	10	5	50.0%	50.0%	62.0%
14117	GRINNELL MUT REINSUR CO	9	6	33.3%	33.3%	61.5%
13838	FARMLAND MUTUAL INS CO	7	3	57.1%	57.1%	59.4%
SI	COLUMBIA-ST MARY'S INC	20	12	40.0%	40.0%	58.3%
24074	OHIO CASUALTY INS CO	1		100.0%	100.0%	56.6%
SI	KOHLS FOOD STORES INC	1		100.0%	100.0%	54.2%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.0%	0.0%	53.7%
23787	NATIONWIDE MUTUAL INS CO	17	9	47.1%	47.1%	51.8%
SI	JEWEL FOOD STORES INC	11	4	63.6%	63.6%	51.7%
22217	GULF INSURANCE CO	0	0	0.0%	0.0%	50.0%
18023	STAR INSURANCE CO	10	5	50.0%	50.0%	47.5%
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Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

	Totals for Group:	860	166 80.7%	80.7%	80.9%
SI	DELPHI CORPORATION	3	1 66.7%	66.7%	26.2%
<u>NAIC</u>	INSURER NAME	<u>payments</u>	payments prompt	<u>percent</u>	percent
		<u>First</u>	<u>Late</u> <u>percent</u>	<u>YTD</u>	<u>3_yr_</u>